

EXHIBIT 113

To: Robert.B.Miller@chase.com@JPMCHASE
cc:
Alison X Malkin@JPMCHASE Subject: Re: HE3

09/25/2006 09:41 AM

The credit hold loans are the loans that were contractual EPD's. We claimed them. WMC and Accredited then requested that we put them on "credit hold" for three months. You came back with four months. We will then watch their performance over the next four months (end of December). If they perform, we'll keep them. If they don't, they will repurchase them.

Sorry about the attachment...:(

(See attached file: HE3 Considerations.xls)

Alison Malkin
JPMorgan Securities, Inc.
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☞ Robert B. Miller

To: Alison X Malkin/JPMCHASE@JPMCHASE
cc:
Robert B. Miller Subject: Re: HE3☞

09/25/2006
09:25 AM

remind me what the credit holds are...also the attachment

Bob Miller
Home Equity Trading
212-834-2428

☞ Alison X Malkin/JPMCHASE

Alison X
Malkin/JPMCHASE

09/25/2006 09:19
AM

To: Robert.B.Miller@chase.com@JPMCHASE
cc: ccraj.m.kothari@jpmchase.com@JPMCHASE,
kevin.lynn@jpmorgan.com@JPMCHASE,
osmin.e.rivera@jpmorgan.com@JPMCHASE
Subject: HE3

Dear Bob,

Attached please find an updated list of loans that I recommend being your starting population for loans in the warehouse to go into HE3. I have marked the loans that were part of the credit holds from WMC

and Accredited so if you are too concerned to put those in, you can easily identify them.

Let me know if you need anything else.

Ali :)

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HE3 Considerations.xls

Type: application/msexcel
Name: HE3 Considerations.xls

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